

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

IN THE MATTER OF:

ROBERTO VELEZ BARBOSA  
MELINES RESTO GONZALEZ

Debtor

CASE NO. 16-02525-ESL

CHAPTER 13

**MOTION SUBMITTING AMENDED SCHEDULES  
(SCHEDULE I & J)**

**TO THE HONORABLE COURT:**

Come now Debtor, represented by the undersigned attorneys, and very respectfully avers and prays as follows:

1. On March 31, 2016, the debtor filed a case under the provisions of chapter 13 of the Bankruptcy Code.
2. On September 24, 2020, the debtor filed a Post confirmation amended plan adjusting the payment plan to his current income. (*See docket #40*)
3. Debtor(s) herein submits the amendments Chapter 13 schedules:

**AMENDED SCHEDULE I – TO INFORM DEBTORS' NEW INCOME.**

**AMENDED SCHEDULE J – TO ADJUST EXPENSES**

**WHEREFORE** applicant prays from this Honorable Court to take notice of the aforementioned information and grant any appropriate relief.

**NOTICE:** Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

**RESPECTFULLY SUBMITTED.**

In San Juan, Puerto Rico, this October 21, 2020.

**CERTIFICATE OF SERVICE:** I hereby certify that on this same date the foregoing motion was filed with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to all CM/ECF participants and further certify that an exact copy will be sent by mail to all creditors and parties in interest in the attached mailing matrix.

**EMG Despacho Legal, C.R.L.**

Edificio La Electrónica  
Suite 212, Calle Bori 1608  
San Juan, Puerto Rico 00927  
Tel: (787) 753-0055  
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**By: /s/Edgardo Mangual González**  
EDGARDO MANGUAL GONZÁLEZ  
USDC No. 223113

**By: /s/José L. Jiménez Quiñones**  
JOSE L. JIMENEZ QUINONES  
USDC No. 203808  
e-mail: lcdojosejimenez@gmail.com

Fill in this information to identify your case:

Debtor 1 ROBERTO VELEZ BARBOSA

Debtor 2 MELINES RESTO GONZALEZ  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 16-02525-ESL  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<b>1. Fill in your employment information.</b>  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.	<b>Employment status</b>	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	<b>Occupation</b>	<u>WORKER COMPENSATION</u>	<u>PROFESIONAL SERVICES</u>
	<b>Employer's name</b>		<u>SELF EMPLOYED</u>
	<b>Employer's address</b>		<u>Ambulant PR</u>
	<b>How long employed there?</b>		<u>10 YEARS</u>

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,839.33</u>	\$ <u>0.00</u>
3. <b>Estimate and list monthly overtime pay.</b>	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	\$ <u>3,839.33</u>	\$ <u>0.00</u>

Debtor 1 **ROBERTO VELEZ BARBOSA**  
Debtor 2 **MELINES RESTO GONZALEZ**

Case number (if known) **16-02525-ESL**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>3,839.33</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify:	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>3,839.33</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>500.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>500.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,839.33</b> + \$ <b>500.00</b>	= \$ <b>4,339.33</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>4,339.33</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Combined monthly income

Fill in this information to identify your case:

Debtor 1 ROBERTO VELEZ BARBOSA

Debtor 2 MELINES RESTO GONZALEZ  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 16-02525-ESL  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

9 YEARS

☐ No

☒ Yes

Son

11 YEARS

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 796.10

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 25.00

4d. Homeowner's association or condominium dues

4d. \$ 125.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **ROBERTO VELEZ BARBOSA**  
Debtor 2 **MELINES RESTO GONZALEZ**

Case number (if known) **16-02525-ESL**

<p>6. <b>Utilities:</b></p> <p>6a. Electricity, heat, natural gas</p> <p>6b. Water, sewer, garbage collection</p> <p>6c. Telephone, cell phone, Internet, satellite, and cable services</p> <p>6d. Other. Specify: <b>CELLULAR (THREE UNITS)</b></p> <p>7. <b>Food and housekeeping supplies</b></p> <p>8. <b>Childcare and children's education costs</b></p> <p>9. <b>Clothing, laundry, and dry cleaning</b></p> <p>10. <b>Personal care products and services</b></p> <p>11. <b>Medical and dental expenses</b></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b></p> <p>14. <b>Charitable contributions and religious donations</b></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.</p> <p>15a. Life insurance</p> <p>15b. Health insurance</p> <p>15c. Vehicle insurance</p> <p>15d. Other insurance. Specify: <b>REGISTER STICKER</b></p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>JOINT DEBTOR SOCIAL SECURITY</b></p> <p>17. <b>Installment or lease payments:</b></p> <p>17a. Car payments for Vehicle 1</p> <p>17b. Car payments for Vehicle 2</p> <p>17c. Other. Specify: <b>AUTO MAINTENANCE</b></p> <p>17d. Other. Specify:</p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify:</p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b></p> <p>20a. Mortgages on other property</p> <p>20b. Real estate taxes</p> <p>20c. Property, homeowner's, or renter's insurance</p> <p>20d. Maintenance, repair, and upkeep expenses</p> <p>20e. Homeowner's association or condominium dues</p> <p>21. <b>Other:</b> Specify: <b>TUITION</b></p> <p><b>SCHOOL EXPENSES</b></p> <p><b>RENT AGREEMENT</b></p> <p><b>CONTINGENT FUNDS</b></p> <p>22. <b>Calculate your monthly expenses</b></p> <p>22a. Add lines 4 through 21.</p> <p>22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2</p> <p>22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. <b>Calculate your monthly net income.</b></p> <p>23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.</p> <p>23b. Copy your monthly expenses from line 22c above.</p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?</p> <p><input checked="" type="checkbox"/> No.</p> <p><input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span></p>	<table border="0"> <tr><td>6a. \$</td><td><b>165.00</b></td></tr> <tr><td>6b. \$</td><td><b>30.00</b></td></tr> <tr><td>6c. \$</td><td><b>59.00</b></td></tr> <tr><td>6d. \$</td><td><b>185.00</b></td></tr> <tr><td>7. \$</td><td><b>647.23</b></td></tr> <tr><td>8. \$</td><td><b>0.00</b></td></tr> <tr><td>9. \$</td><td><b>244.00</b></td></tr> <tr><td>10. \$</td><td><b>0.00</b></td></tr> <tr><td>11. \$</td><td><b>75.00</b></td></tr> <tr><td>12. \$</td><td><b>100.00</b></td></tr> <tr><td>13. \$</td><td><b>50.00</b></td></tr> <tr><td>14. \$</td><td><b>0.00</b></td></tr> <tr><td>15a. \$</td><td><b>0.00</b></td></tr> <tr><td>15b. \$</td><td><b>0.00</b></td></tr> <tr><td>15c. \$</td><td><b>122.00</b></td></tr> <tr><td>15d. \$</td><td><b>16.00</b></td></tr> <tr><td>16. \$</td><td><b>100.00</b></td></tr> <tr><td>17a. \$</td><td><b>0.00</b></td></tr> <tr><td>17b. \$</td><td><b>0.00</b></td></tr> <tr><td>17c. \$</td><td><b>30.00</b></td></tr> <tr><td>17d. \$</td><td><b>0.00</b></td></tr> <tr><td>18. \$</td><td><b>0.00</b></td></tr> <tr><td>19. \$</td><td><b>0.00</b></td></tr> <tr><td>20a. \$</td><td><b>0.00</b></td></tr> <tr><td>20b. \$</td><td><b>0.00</b></td></tr> <tr><td>20c. \$</td><td><b>0.00</b></td></tr> <tr><td>20d. \$</td><td><b>0.00</b></td></tr> <tr><td>20e. \$</td><td><b>0.00</b></td></tr> <tr><td>21. +\$</td><td><b>545.00</b></td></tr> <tr><td>+\$</td><td><b>50.00</b></td></tr> <tr><td>+\$</td><td><b>100.00</b></td></tr> <tr><td>+\$</td><td><b>75.00</b></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0"> <tr><td>\$</td><td><b>3,539.33</b></td></tr> <tr><td>\$</td><td></td></tr> <tr><td>\$</td><td><b>3,539.33</b></td></tr> </table> </div> <table border="0"> <tr><td>23a. \$</td><td><b>4,339.33</b></td></tr> <tr><td>23b. -\$</td><td><b>3,539.33</b></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0"> <tr><td>23c. \$</td><td><b>800.00</b></td></tr> </table> </div>	6a. \$	<b>165.00</b>	6b. \$	<b>30.00</b>	6c. \$	<b>59.00</b>	6d. \$	<b>185.00</b>	7. \$	<b>647.23</b>	8. \$	<b>0.00</b>	9. \$	<b>244.00</b>	10. \$	<b>0.00</b>	11. \$	<b>75.00</b>	12. \$	<b>100.00</b>	13. \$	<b>50.00</b>	14. \$	<b>0.00</b>	15a. \$	<b>0.00</b>	15b. \$	<b>0.00</b>	15c. \$	<b>122.00</b>	15d. \$	<b>16.00</b>	16. \$	<b>100.00</b>	17a. \$	<b>0.00</b>	17b. \$	<b>0.00</b>	17c. \$	<b>30.00</b>	17d. \$	<b>0.00</b>	18. \$	<b>0.00</b>	19. \$	<b>0.00</b>	20a. \$	<b>0.00</b>	20b. \$	<b>0.00</b>	20c. \$	<b>0.00</b>	20d. \$	<b>0.00</b>	20e. \$	<b>0.00</b>	21. +\$	<b>545.00</b>	+\$	<b>50.00</b>	+\$	<b>100.00</b>	+\$	<b>75.00</b>	\$	<b>3,539.33</b>	\$		\$	<b>3,539.33</b>	23a. \$	<b>4,339.33</b>	23b. -\$	<b>3,539.33</b>	23c. \$	<b>800.00</b>
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**Fill in this information to identify your case:**

Debtor 1 **ROBERTO VELEZ BARBOSA**  
First Name Middle Name Last Name

Debtor 2 **MELINES RESTO GONZALEZ**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**

Case number **16-02525-ESL**  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ ROBERTO VELEZ BARBOSA**  
**ROBERTO VELEZ BARBOSA**  
Signature of Debtor 1

Date **October 21, 2020**

X **/s/ MELINES RESTO GONZALEZ**  
**MELINES RESTO GONZALEZ**  
Signature of Debtor 2

Date **October 21, 2020**

**United States Bankruptcy Court  
District of Puerto Rico**

In re **ROBERTO VELEZ BARBOSA  
MELINES RESTO GONZALEZ**

Debtor(s)

Case No. **16-02525-ESL**  
Chapter **13**

**AMENDED  
DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing AMENDED SCHEDULE I & J, consisting of 4 page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 21, 2020**

Signature /s/ ROBERTO VELEZ BARBOSA  
**ROBERTO VELEZ BARBOSA**  
Debtor

Date **October 21, 2020**

Signature /s/ MELINES RESTO GONZALEZ  
**MELINES RESTO GONZALEZ**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.



ROBERTO VELEZ BARBOSA  
URB PRADERAS DE NAVARRO  
24 CALLE AMAZONITA  
GURABO, PR 00778

CREDIT MANAGEMENT LP  
4200 INTERNATIONAL PKWY  
CARROLLTON, TX 75007-1912

MELINES RESTO GONZALEZ  
URB PRADERAS DE NAVARRO  
24 CALLE AMAZONITA  
GURABO, PR 00778

FIDELITY INVESTMENTS INSTITUTIONAL OPERA  
82 DEVONSHIRE STREET  
BOSTON, MA 02109

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